



THE BLADE



A Newsletter of the 63d Infantry Division Association, USAR

Volume 17

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Number 3

Message from Your President

Greetings, Have you registered yet for our annual luncheon and meeting? I hope so as we will again have a great event with the opportunity to renew old acquaintances and make new ones. Bring a guest with you this year to share this event as we need new members to sustain our organization for the future.

For those of you who have been attending, you will remember what a great opportunity drawing we hold. Everyone is welcome to donate an item for this event which raises funds to support the organization.

As we look forward to plans for the future of our group and our mission, we are evaluating our purpose and goals. We welcome thoughts from our members and assistance on meeting the challenges for the future of the 63d Infantry Division Association USAR. See you on 22 April.

God Bless our Troops,

LTC Bev Houghton, President



**63rd Infantry Division
Association, USAR**

Invites you to attend

*The 46th Annual Sunday Brunch of
the 63d Infantry Division
Association, USAR*

Date: 22 April 2012

**Place: Crowne Plaza Hotel,
1500 South Raymond Ave.
Fullerton, CA 92831**

**(Raymond off-ramp from the
Riverside (91) Freeway in either direction
[the hotel is visible from the freeway].
Turn north on Raymond. Turn right into
the hotel just before the railroad tracks.)**

**Time: Social Hour – 1100 hours,
Buffet – 1200 hours**

**Attire: Dress blues with white shirt
and four-in-hand tie, or
business suit**

Speakers: MG Michael Schweiger

Subject: "Update on the Army Reserve"



MG Michael Schweiger

***Registration information on the next
page.***

You need to:

Complete the attached Reservation Form (**See last Page**) and mail it to the Treasurer, BG Charles K. Ebner AUS (Ret), 619 Jasmine Avenue, Corona Del Mar, CA 92625. The price is **\$45.00** per person if you get your reservation in **by 1 April 2012**, **\$55.00 per person after by 1 April 2012**

1. Tell your "Whooze Nuze" story on the separate sheet and Mail it to SGM Thomas Gorden, Jr., AUS (ret), 500 E. Calaveras St, Altadena, CA 91001-2220 or e-mail it to gordeo@newsguy.com. Please send as much as you can. This is one way to preserve the history of our membership. **SUSPENSE IS 21 April** – After that date it's pure luck to get your story in.
2. Join us Saturday evening, 21 April 2012 at the Crowne Plaza Hotel. It's an opportunity to visit together in a relaxed atmosphere, dine together, and sleep in late Sunday morning. A special rate of \$99 per night for one or two persons, including breakfast (The rate is also available for three nights before and three nights after April 21, 2012), **call the hotel directly at 714 635-9000**. Be sure to mention you are with the 63d Infantry Division Association and your military rank to get the special rate.

Medicare Reimbursement Rates 2012 Update:

Congress has deferred steep physician payment cuts under the Medicare program until 2013 but has left in place a pay formula that will slash physician rates by an estimated 32% next year. A 27.4% cut was set to hit doctor pay on March 1, but federal lawmakers adopted legislation that continues current Medicare payment rates to physicians and other health professionals under Part B for the remainder of 2012. The legislation had been drafted by a congressional conference committee that was created to craft a longer-term solution after lawmakers agreed only to a two-month delay of the Medicare doctor pay cut in December 2011. The newly passed bill also includes extensions of other health provisions, such as higher pay

to physicians practicing in low-cost areas and exceptions to coverage caps on outpatient therapy services. The House approved the measure on Feb. 17 by a vote of 293-132, and the Senate followed suit the same day with a 60-36 vote. President Obama signed the package on 23 FEB, which also extends a payroll tax cut for 160 million working Americans and preserves some extended unemployment insurance to those out of work for long periods.

The conference committee had debated allocating unspent overseas war funds to cover the more than \$300 billion cost to repeal the SGR altogether, but lawmakers could not find enough support for the idea, which some dismissed as a budget gimmick. The temporary payment patch will lead to deeper cuts next year. The Congressional Budget Office has projected that simply freezing Medicare pay rates in 2012 would cause the scheduled reduction to deepen to 32% in 2013. The American Medical Association and other physician organizations opposed the temporary approach because it failed to replace the payment formula. The patch costs nearly \$20 billion but would increase the future cost of a permanent fix by \$25 billion, said AMA President Peter W. Carmel, MD. "We are deeply disappointed that Congress chose to just do another patch -- kicking the can, growing the problem and missing a clear opportunity to protect access to care for patients," Dr. Carmel said in a statement before the congressional votes. "Shortly after the coming elections, access to care for seniors and military [families] will again be threatened by an even larger cut, and members of Congress will need to take swift action to end the broken formula."

The 10-month Medicare pay patch also left many of those voting for the bill displeased with the situation. Rep. Dave Camp (R-MI) who was co-chair of the conference committee, preferred a House bill that included a two-year payment fix that was fully offset by cuts elsewhere in the health system. "If I had my

way, the bill passed by the House in December would be law," Camp said. "That was the only bill that extended these programs through the end of 2013". The temporary doctor pay freeze in the approved package is paid for by a \$5 billion reduction to a federal prevention fund set up under the health system reform bill, reduced payments to hospitals for patients' bad debt and pay cuts to clinical laboratories. House Minority Whip Steny Hoyer (D, Md.) said he would vote against the conference report because it also raised pension contribution requirements for federal workers to help pay for the package's other provisions. But he also criticized his colleagues for not addressing the SGR permanently, calling the 10-month extension a "silly little game."

[Source: American Medical News Charles Fiegl article 17 Feb 2012 ++]

Aid & Attendance Update:

Aid and Attendance (A&A) is financial assistance from the Veterans Administration that helps with daily activities like bathing, dressing and taking medications. As a general rule, a veteran or the spouse of a veteran who is receiving care at home or in a long-term care facility who owns a home, a car and limited cash assets may be eligible for A&A. So-called "advocates" are targeting veterans and their spouses with a scam. They are telling veterans to shelter assets in order to qualify for Aid and Attendance from the Veterans Administration. If it sounds too good to be true, it probably is. The Washington State Attorney General is investigating complaints about people who conduct seminars at senior centers and long-term care facilities telling veterans and their families that they can help with A&A eligibility by putting assets into a trust or giving them to their children, who are then advised to buy an annuity. These "advocates" make large commissions from selling the trusts and annuities. They promise help with applying for A&A, but they usually don't submit your application until a trust or annuity is bought. There are three major problems with this scheme.

□ **First**, even though there is currently no penalty for veterans to give away assets in order to meet the financial criteria to qualify for A&A, there is a five-year look-back period for gifts when applying for Medicaid (a government program that helps people pay for long-term care when they cannot otherwise afford it). This means putting assets into a trust or gifting them to children can result in denial of Medicaid benefits. In that case, a trust and/or gift may have to be undone in order to qualify.

□ **Second**, the problem gets even worse because undoing a trust or annuity usually results in less than 100 percent of the initial investment being returned. An attorney may need to assist in destroying the trust and there are large surrender fees paid to get your money back out of the annuity. Also, your children may face a civil fine or need to pay for your care while you are ineligible for Medicaid.

□ **Third**, you do not need the assistance of an advocate to apply for A&A. Free help is available. The V.A., the American Legion, the Washington State Department of Veterans Affairs, and the VFW can all be directly contacted for help.

Older adults are often prime targets for dishonest firms which deliberately prey on the goodness, loneliness, greed, or gullibility of people who have reached their golden years. Many of these scams are played out over the telephone, door to door or through various advertisements. An extensive list of such scams and how they are presented is available at

<http://www.atg.wa.gov/searchresults.aspx?qs=Scams>. In Washington complaints against these and the A&A scams can and should be made to the Washington State Attorney General's Office at:

□ Tel: M-F 1000 to 1500 (360) 753-6200;
1-800-551-4636 (in-state only);
1-206-464-6684 (out-of-state callers);
1-800-833-6384 (for the hearing impaired)

□ Mail: 1125 Washington Street SE, PO Box 40100, Olympia, WA 98504-0100

□ On Line:
<https://fortress.wa.gov/atg/formhandler/ago/ContactForm.aspx>

[Source: The Enumclaw Courier-Herald article 17 Feb 2012 ++]

National Interest Report by COL Alfred M. Diaz, USA (ret)

President Obama to Military Retirees: Pay \$13 Billion More to Fund Other Administration Priorities

On 12 February 2012, the White House released President Barack H. Obama's Fiscal Year 2013 Budget Proposal. The details of its personnel and health care budget proposals confirmed significantly what had been predicted in President Obama's 19 September 2011 speech urging adoption of his proposed American Jobs Act, to be offset in large part by increases in fees for military retirees' health care and changes to the entire military compensation and retirement systems.

All told, President Obama's FY 2013 Budget TRICARE fee proposals envision shifting about \$13 billion in health costs from the Pentagon primarily to military retirees over the next 5 years. The changes would phase in significant fee hikes for nearly every segment of the military population, including retirees of all ages, drilling Guard and Reserve members, and the family members of military personnel serving currently.

TRICARE Prime annual enrollment fees for retired families (currently \$520) would rise as high as \$820 starting October 1, 2012, and rise to as much as \$2,048 within five years, with fees based on military retired pay amount. TRICARE Standard beneficiaries would start paying a \$140 annual family enrollment fee and a slightly increased deductible (\$320) starting Oct 1, with the enrollment fee and deductible rising to \$250 and \$580, respectively within 5 years. These would be flat fees for all TRICARE Standard retirees under age 65.

Retirees and family members age 65 and older would start paying an annual TRICARE For Life (TFL) enrollment fee of up to \$135 per person starting 1 October 2012. This fee also would be graduated based on retired pay amount, and would rise to as much as \$475 per year within 5

years. No consideration is given to the fact that age 65 and older military retirees, and their 65 and older spouses, lose their TRICARE Standard or Prime eligibility upon reaching age 65 and are forced to pay significantly higher Medicare Part B premiums to remain eligible for TRICARE for Life as a supplement (even if they reside outside the United States or its territories where Medicare pays nothing). TRICARE for Life enrollment is now handled through the Defense Eligibility and Enrollment Reporting System (DEERS) combined with payment of Medicare Part B premiums, at little or no additional cost to the DOD.

TRICARE pharmacy co-pays for generic prescriptions at retail drugstores (increased on 1 October 2011 from \$3 to \$5 as compared with \$3 charged currently to the general public by Wal-Mart), would increase from \$5 now, to \$6 in 2014 and \$9 in 2017. Pharmacy co-pays for retail and mail-order brand-name medications would more than double (from \$12 to \$26) starting 1 October 2012. Co-pays for non-formulary medications that currently cost \$25 would also more than double, to \$51, and availability would be restricted mostly to the mail-order venue, with only limited retail access. The brand-name and non-formulary co-pays would rise to \$34 and \$66, respectively, within 5 years.

Also as expected, the Administration proposes a special commission responsible for recommending changes in the military retirement system for future entrants. The budget envisions that, once submitted to Congress, the proposals would have to be given a "yes or no" vote, as is done with BRAC legislation, with little debate and no opportunity for amendments. Who knows what changes might be recommended by such a commission regarding Reserve and National Guard pay, benefits, and retirement?

We understand that there will always be new reviews of retirement and other compensation programs, but object strongly to subverting the normal congressional vetting process for the military retirement system that is so essential to long-term retention and readiness.

Finally, the Administration put additional details on its military pay raise proposal. It envisions no change for FY2013, when the law calls for a 1.7% pay raise to keep pace with private sector pay growth. The budget also calls for a comparability-based raise for FY2014. But after that, it envisions abandoning the comparability standard, limiting military raises to 0.5% for FY15, 1% for FY16 and 1.5% for FY17.

We believe strongly that maintaining the tie to private sector pay growth is essential. Hard experience shows that, when previous Administrations and Congresses abandoned that link for budgetary purposes, retention and readiness eventually suffered.

“These proposals are a result of last August’s Budget Control Act,” said Joint Staff Director VADM William Gortney (USN) at a briefing for military association leaders. According to DOD officials, the Budget Control Act created a requirement to cut the defense budget by \$259 billion over 5 years and \$487 billion over 10 years – a requirement we understand all too well.

We also understand that the DOD budget must play a role in solving our nation’s debt crisis. But what we take issue with is the Pentagon’s first reaction, especially in the healthcare arena, to pass the buck to beneficiaries rather than fulfilling their own responsibilities for efficient management of military healthcare.

We have a tough fight ahead of us, but our battle now is for the hearts and minds of Congress. It is essential for each of us to join multiple military and veterans’ organizations that are opposing the White House FY 2013 budget proposals, such as ROA, MOAA, AUSA, NGAUS, NCOA, and the VFW. By

joining multiple organizations we can each increase our influence over the legislative process. The websites of the foregoing organizations have messages and letters intended for our representatives and senators in Congress that are easy to use (and available to their members and non-members alike).

Please consider the following letter as a model to urge your federal legislators to oppose disproportionate health care fee increases for military beneficiaries:

Dear Senator/Representative

_____:

I am writing to urge you to oppose FY 2013 and beyond defense budget cuts that would raise dramatically military health care fees, impose large force or pay cutbacks, or undermine career military service by cutting core retirement incentives.

Generations were induced to devote decades of arduous service by the promise this would earn the current benefits. The promise acknowledged their extraordinary sacrifices as an enormous up-from premium few Americans are willing to pay.

Please ensure that the FY 2013 budget adopted by Congress does not devalue retroactively the premium of service and sacrifice paid already by career service members and those injured grievously during their military service.

Sincerely,



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 4554 Cordoba Way
 Oceanside, CA 92056-5102
 E-mail: dlw4@juno.com
 Web Site: www.63rdinfdivusar.com

NON-PROFIT
 UNITED STATES
 POSTAGE PAID
 ANAHEIM, CA
 PERMIT # 6010

Address Service Requested

Reservation Form



**63d Infantry Division, USAR
 46th Annual Meeting -- 22 April 2012**

Name _____ Grade _____ Phone () _____

Address _____ E-mail _____

City _____ St _____ Zip _____

Please reserve _____ places @ \$45.00 (until 1 April 2012)\$ _____

Please reserve _____ places @ \$55.00 (after 1 April 2012).....\$ _____

My contribution to keep the 63d Inf. Div. Assn. going \$ _____

In memory of _____

In honor of _____

Make check payable to: 63d Infantry Division Association, USAR **Total Remitted** \$ _____

Mail to BG Charles K. Ebner AUS (Ret), 619 Jasmine Ave, Corona del Mar, CA 92625

I will join the group gathering on Saturday evening, 21 April 2012, at the hotel? YES ____ NO ____